

**Information to identify the case:**

Debtor 1	<b>Barbara D Irizarry</b>	Social Security number or ITIN	xxx-xx-1506
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-11251-ABA</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barbara D Irizarry  
aka Barbara D Bautista

5/3/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Barbara D Irizarry  
 Debtor

Case No. 18-11251-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db +Barbara D Irizarry, 297 Cohansey Street, Bridgeton, NJ 08302-1550  
 517289073 +Cohanzyck Orthopedic, 70 manheim Ave., Bridgeton, NJ 08302-2136  
 517289074 +Countryside Village, 99 Deerfield Dr, Bridgeton, NJ 08302-4271  
 517859197 +HELMER, CONLEY & KASSELMAN PA, c/o SKLAR LAW LLC, ANDREW SKLAR, ESQUIRE,  
 1200 LAUREL OAK RD, STE 102, VOORHEES, NJ 08043-4317  
 517289078 Mariner Finance, 3650 E. Landis Ave. Unit 19, Vineland, NJ 08361  
 517412337 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 517289081 +Randolph Walzer, 2042 W. County Line Rd. Unit 8, Jackson, NJ 08527-2010  
 517289083 T-Mobile, 12920 SE 38th Street, Bridgeton, NJ 08302  
 517338018 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM May 04 2019 03:58:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 04 2019 00:29:21 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 04 2019 00:29:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517289068 +EDI: RMSC.COM May 04 2019 03:58:00 American Eagle, PO Box 530942,  
 Atlanta, GA 30353-0942  
 517289069 +E-mail/Text: bk@avant.com May 04 2019 00:30:10 Avant, 222 N. La Salle St.,  
 Chicago, IL 60601-1101  
 517289070 +EDI: WFNMB.COM May 04 2019 03:58:00 Boscov's, PO Box 183003, Columbus, OH 43218-3003  
 517289071 +EDI: CAPITALONE.COM May 04 2019 03:58:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517394820 EDI: BL-BECKET.COM May 04 2019 03:58:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517289072 +EDI: CHASE.COM May 04 2019 03:58:00 Chase Card Service, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517289075 +EDI: RCSFNBMARIN.COM May 04 2019 03:58:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 517289076 +EDI: RMSC.COM May 04 2019 03:58:00 JC Penney, PO Box 965009, Orlando, FL 32896-5009  
 517289077 +E-mail/Text: bncnotices@becket-lee.com May 04 2019 00:28:20 Kohl's, PO Box 2983,  
 Milwaukee, WI 53201-2983  
 517412319 EDI: RESURGENT.COM May 04 2019 03:58:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 517412201 EDI: MERRICKBANK.COM May 04 2019 03:58:00 MERRICK BANK, Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368  
 517289079 +EDI: MERRICKBANK.COM May 04 2019 03:58:00 Merrick Bank,  
 10705 South Jordan Gateway Suite 200, South Jordan, UT 84095-3977  
 517386056 +EDI: MID8.COM May 04 2019 03:58:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517289080 +EDI: RMSC.COM May 04 2019 03:58:00 Old Navy, PO Box 530942, Atlanta, GA 30353-0942  
 517410508 EDI: Q3G.COM May 04 2019 03:58:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 517400645 EDI: Q3G.COM May 04 2019 03:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 517292442 +EDI: RMSC.COM May 04 2019 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517416608 +EDI: RMSC.COM May 04 2019 03:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 517313688 +EDI: AIS.COM May 04 2019 03:58:00 T Mobile/T-Mobile USA Inc,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517430713 +E-mail/Text: bncmail@w-legal.com May 04 2019 00:29:36 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 517289084 EDI: TFSR.COM May 04 2019 03:58:00 Toyota Financial, 4 Gatehall Dr #300,  
 Parsippany, NJ 07054  
 517289082 +EDI: WTRRN BANK.COM May 04 2019 03:58:00 Target, PO Box 9500, Minneapolis, MN 55440-9500  
 517289085 +EDI: RMSC.COM May 04 2019 03:58:00 Walmart, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Helmer Conley & Kasselman PA, c/o Sklar Law LLC, Andrew Sklar, Esquire,  
 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 35

Date Rcvd: May 03, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

Andrew Sklar on behalf of Creditor Helmer Conley & Kasselmann PA andy@sklarlaw.com,  
dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@blankrome.com, bkgroup@kmlawgroup.com  
Michael S. Greenblatt on behalf of Creditor Countryside Village Apartments  
michellebank@gllawoffice.com  
Terry Tucker on behalf of Debtor Barbara D Irizarry terrytucker@comcast.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8